

**REMARKS**

Please reconsider the application in view of the above amendments and the following remarks. Applicant thanks the Examiner for carefully considering the application.

**Disposition of Claims**

Claims 1, 4-41, 46-49, 52-81, 84-115, 120, and 123-148 were pending in the application. Claims 4-6, 8-10, 12-15, 23, 26-41, 46-48, 52-54, 56-58, 60-63, 70, 73-80, 84-86, 89-90, 92-95, 103, 106-115, 120, and 123-148 are hereby cancelled without prejudice or disclaimer. Claims 149-151 are newly added. Accordingly, claims 1, 7, 11, 16-22, 24-25, 42-45, 49, 55, 59, 64-69, 71-72, 81, 87-88, 91, 96-102, 104-105, 116-119, and 149-151 are now pending. Claims 1, 49, and 81 are independent. The remaining claims depend, directly or indirectly from independent claims 1, 49, and 81.

**Claim Amendments**

Claims 1, 7, 11, 16-22, 25, 42-45, 49, 55, 64-69, 71-72, 81, 87-88, 91, 96-102, 105, and 116-119 are hereby amended to clarify aspects of the invention, correct typographical errors, and resolve antecedent basis issues. Claims 149-151 are newly added. These amendments do not introduce any new subject matter, as support can be found, for example, in paragraphs [0001], [0009], [0026]-[0027], [0034]-[0046], [0049], [0057]-[0064], [0079], and the originally submitted claims of the application as filed.

**Examination of the Claims**

Applicant has previously requested that the Examiner provide more thorough explanations of the rejections of the dependent claims. *See* Applicant's submission dated October 30, 2007, pp. 25-26. In response to this request, the Examiner has stated that "... due to the large number of claims in the pending application (well over 100 claims), the Examiner pointed out the portions of the reference [that] she felt read onto the claims. For the remaining claim limitations, the Examiner stated 'and associated depending claims' and referenced the relevant portions of the claims [sic]." Office Action dated January 17, 2008, p. 2.

Applicant notes that the claims as amended above include only forty-eight claims, substantially fewer than previously submitted. Further, the amended claims include three claim sets, with significant overlap in the limitations between the claim sets (where amended independent claim 1 relates to a method, amended independent claim 49 relates to a system, and amended independent claim 81 relates to a computer-readable medium). Thus, Applicant asserts the amended claims present a more easily manageable number of claims to be examined (apparently in line with the Examiner's expectations).

In view of the above, although Applicant believes the application is in condition for allowance, Applicant respectfully repeats the request that the Examiner provide more thorough explanations for any future rejections that the Examiner may issue with respect to the dependent claims. Specifically, Applicant requests that the Examiner avoid any omnibus rejections and refer directly to the portions of the cited references relied up on to reject specific limitations of the claims. More thorough explanations for the rejections will provide Applicant an opportunity to reply *completely* to those rejections and further prosecution. *See* MPEP §§ 706 and 707.07(d).

**Rejections under 35 U.S.C. § 102**

Claims 1, 4-41, 46-49, 52-81, 84-115, 120, and 123-148 stand rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent Application Publication No. 2003/0018549 (“Fei”). The rejection is moot with respect to now-cancelled claims 4-6, 8-10, 12-15, 23, 26-41, 46-48, 52-54, 56-58, 60-63, 70, 73-80, 84-86, 89-90, 92-95, 103, 106-115, 120, and 123-148. To the extent the rejection may still apply to the amended claims, the rejection is respectfully traversed.

“A claim is anticipated only if *each and every element* as set forth in the claim is found, either expressly or inherently described, in a single prior art reference.” Further, “[t]he identical invention must be shown *in as complete detail* as is contained in the ... claim.” MPEP § 2131 (emphasis added). Applicant respectfully submits that the Examiner has failed to show where Fei describes each and every element of amended independent claims 1, 49, and 81.

Amended independent claim 1 recites, in part:

receiving a request from a user for the creditworthiness report;  
determining whether the user is authorized to receive the  
creditworthiness report; and  
responsive to the user being authorized to receive the  
creditworthiness report, outputting the creditworthiness  
report....

Amended independent claims 49 and 81 include similar limitations. The Examiner has not provided any specific indication of where she believes these limitations to be taught by Fei. In fact, although Fei relates generally to assessing creditworthiness, Fei does not describe determining whether a user is authorized to receive a creditworthiness report. The only type of

“authorizations” described by Fei relate to credit card authorizations, which are clearly not equivalent to the authorization process recited in amended independent claims 1, 49, and 81.

In view of the above, the Examiner has clearly failed to show where Fei describes each and every element of independent claims 1, 49, and 81. Therefore, the Examiner has also failed to show where Fei describes each and every element of any claims depending, directly or indirectly, from independent claims 1, 49, and 81. Accordingly, withdrawal of the rejection is respectfully requested.

## **Conclusion**

Applicant believes this reply is fully responsive to all outstanding issues and places this application in condition for allowance. If this belief is incorrect, or other issues arise, the Examiner is encouraged to contact the undersigned or his associates at the telephone number listed below. Please apply any charges not covered, or any credits, to Deposit Account 50-0591 (Reference Number 37202/122001; 990001US).

Dated: July 7, 2008

Respectfully submitted,

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